

In re:
Cynthia E. Culbreath
Debtor

Case No. 22-11416-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 21, 2022

User: admin
Form ID: 3091

Page 1 of 4
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2022:

Recip ID	Recipient Name and Address
db	+ Cynthia E. Culbreath, 109 Edgley Avenue, Glenside, PA 19038-4701
14695253	BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101
14695259	+ Connexus CU, 1 Corporate Drive, Wausau, WI 54401-1722
14698719	US attorney's office - eastern district, 615 Chestnut Street, 12 floor, Philadelphia, PA 19106

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bky@margolisedelstein.com	Jun 22 2022 03:30:00	GEORGETTE MILLER, Margolis Edelstein, The Curtis Center, 170 S. Independence Mall W, Suite 400, Philadelphia, PA 19106
tr	+ Email/Text: bncnotice@ph13trustee.com	Jun 22 2022 03:30:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jun 22 2022 03:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 22 2022 07:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 22 2022 03:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Jun 22 2022 03:30:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14695254	+ EDI: CAPITALONE.COM	Jun 22 2022 07:28:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14695255	+ EDI: CAPITALONE.COM	Jun 22 2022 07:28:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14695258	+ Email/Text: bankruptcy@connexuscu.org	Jun 22 2022 03:31:00	Connexus CU, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026
14695265	+ EDI: CITICORP.COM	Jun 22 2022 07:28:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14695261	+ EDI: DISCOVER.COM	Jun 22 2022 07:28:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14695260	+ EDI: DISCOVER.COM	Jun 22 2022 07:28:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14695262	+ Email/Text: bankruptcy@dividendfinance.com		

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		Jun 22 2022 03:30:00	Dividend Sol, 3661 Buchanan Street, San Francisco, CA 94123-1788
14698699	EDI: IRS.COM		
		Jun 22 2022 07:28:00	IRS, 600 Arch Street, Room 5200, Philadelphia, PA 19106
14695256	EDI: JPMORGANCHASE		
		Jun 22 2022 07:28:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14695257	EDI: JPMORGANCHASE		
		Jun 22 2022 07:28:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
14695263	+ Email/Text: PBNCNotifications@peritussservices.com		
		Jun 22 2022 03:30:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14695264	+ Email/Text: PBNCNotifications@peritussservices.com		
		Jun 22 2022 03:30:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
14695266	+ EDI: CITICORP.COM		
		Jun 22 2022 07:28:00	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
14697905	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 22 2022 03:30:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14695268	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 22 2022 03:30:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
14695267	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 22 2022 03:30:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
14698706	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Jun 22 2022 03:30:00	Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516
14695252	Email/Text: Bankruptcy.Notices@pnc.com		
		Jun 22 2022 03:30:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
14695271	EDI: PRA.COM		
		Jun 22 2022 07:28:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14695269	EDI: PRA.COM		
		Jun 22 2022 07:28:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14695273	+ Email/Text: bankruptcyteam@quickenloans.com		
		Jun 22 2022 03:31:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14695274	+ Email/Text: bankruptcyteam@quickenloans.com		
		Jun 22 2022 03:31:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
14699567	+ Email/Text: bankruptcyteam@quickenloans.com		
		Jun 22 2022 03:31:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
14695275	+ EDI: RMSC.COM		
		Jun 22 2022 07:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14695276	+ EDI: RMSC.COM		
		Jun 22 2022 07:28:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14695278	+ EDI: RMSC.COM		
		Jun 22 2022 07:28:00	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
14695277	+ EDI: RMSC.COM		
		Jun 22 2022 07:28:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14695279	+ EDI: RMSC.COM		
		Jun 22 2022 07:28:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
14695280	+ EDI: RMSC.COM		
		Jun 22 2022 07:28:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
14695281	+ EDI: WTRRN BANK.COM		
		Jun 22 2022 07:28:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14695282	+ EDI: WTRRN BANK.COM		
		Jun 22 2022 07:28:00	Target Nb, Po Box 673, Minneapolis, MN

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55440-0673

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14698688	*	BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101
14698689	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14698690	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14698694	*+	Connexus CU, 1 Corporate Drive, Wausau, WI 54401-1722
14698693	*+	Connexus CU, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026
14698702	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14698696	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14698695	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14698697	*+	Dividend Sol, 3661 Buchanan Street, San Francisco, CA 94123-1788
14698698	*	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
14698691	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14698692	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
14698700	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14698701	*+	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
14698703	*+	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
14698705	*+	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
14698704	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
14698687	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
14695272	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14698708	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14695270	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14698707	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14698709	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14698710	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
14698711	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14698712	*+	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14698714	*+	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
14698713	*+	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
14698715	*+	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
14698716	*+	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
14698717	*+	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14698718	*+	Target Nb, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 0 Undeliverable, 33 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2022 at the address(es) listed below:

Name	Email Address
GEORGETTE MILLER	on behalf of Debtor Cynthia E. Culbreath Miller.GeorgetteR50524@notify.bestcase.com;mlee@margolisedelstein.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:	
Debtor 1: <u>Cynthia E. Culbreath</u>	Social Security number or ITIN: xxx-xx-6086
First Name Middle Name Last Name	EIN: --
Debtor 2: _____	Social Security number or ITIN: _____
(Spouse, if filing) First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 6/1/22
Case number: 22-11416-elf	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cynthia E. Culbreath	
2. All other names used in the last 8 years		
3. Address	109 Edgley Avenue Glenside, PA 19038	
4. Debtor's attorney Name and address	GEORGETTE MILLER Margolis Edelstein The Curtis Center 170 S. Independence Mall W Suite 400 Philadelphia, PA 19106	Contact phone 856-323-1100 Email: bky@margolisedelstein.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 6/21/22

For more information, see page 2

Case number **22-11416-elf**

7. Meeting of creditors	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 10, 2022 at 09:30 AM	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details
8. Deadlines	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/9/22	
		You must file:		
		• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/10/22	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 11/28/22	
		Deadlines for filing proof of claim:		
		A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions:	Filing deadline:	30 days after the conclusion of the meeting of creditors
		The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
9. Filing of plan	The debtor has filed a plan.This plan proposes payment to the trustee of \$350.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 9/13/22 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.			